Flexible Spending Account Year-End Alert

Don't throw your money away!

Your Flexible Spending Account (FSA) provides tax savings for your eligible health care expenses, but since unused funds may expire, be sure to plan carefully.

As the plan year draws to an end, here are a few ideas to use all of your account funds.

1. **Stock up on supplies.**
   Many over-the-counter (OTC) items do not require a prescription to be eligible for purchase with your FSA, so it's easy to stock up on non-medicinal items like bandages, contact lens cleaner, reading glasses and more. See this list of eligible FSA expense examples for more ideas. Be sure to take a picture of your itemized receipts in case documentation is requested.

2. **Look through your junk drawer.**
   You've probably got a drawer, shoebox, or filing cabinet that collects your health plan Explanation of Benefits (EOBs) and medical receipts. And if you don't keep paper copy, your health plan typically stores all your medical expense information online for you.

   Go through your paperwork and look for eligible medical expenses from the current plan that you haven't already had reimbursed, and submit those claims for reimbursement. It's easy to submit documentation using your phone's camera on our mobile app!

3. **Take a walk down memory lane.**
   There may be some claims that we've received from you that we're unable to reimburse because we need a bit more information.

   Log on to your account and review existing claims under "Payments & Reimbursements" or use your mobile app and click "Claims Requiring Your Action." Then submit the required documentation to complete your reimbursement.

4. **Book it!**
   Schedule an appointment for your flu shot, allergy shots, well child visit, eye exam, teeth cleaning or other health services before the end of the year.

Know Your Account Balance?

There are many ways to check your account balance – choose the way that works best for you.

- Log on to your online account at www.connectyourcare.com.
- Use our mobile app, CYC Mobile.
- Sign up for Mobile Alerts in your online account and send the text command BAL to receive your balance via text message.
- Call our 24/7/365 live customer service at 877-292-4040.

Important Account Deadlines

- Deadline to incur eligible expenses: XXX
- Deadline to file claims and supporting documentation: XXX

Good to Know

IRS regulations require documentation to contain five key pieces of information: 1. Patient's Name; 2. Service Date; 3. Provider Name; 4. Description of Service; 5. Payment Amount.

Hot Tips! *An Explanation of Benefits (EOB) from your health plan usually has all the required information. Non-itemized statements, cash register receipts, credit card receipts and canceled checks are never sufficient.*